United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-01545-KMS Willie Earl Edward Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0538-3 User: mssbad Page 1 of 2 Form ID: 309I Total Noticed: 25 Date Rcvd: Jun 24, 2025

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2025:

Recip ID	Recip ID Recipient Name and Address	
db	+	Willie Earl Edward, P.O. Box 58, Port Gibson, MS 39150-0058
5525404	+	1st Franklin, 124 Market Place, Hazlehurst, MS 39083-2205
5525414	+	Hazelhurst Financial, 256 Caldweld Dr, Hazlehurst, MS 39083-2723

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
aty			Jun 24 2025 19:29:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr		Email/Text: ecfnotices@rawlings13.net	Jun 24 2025 19:29:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+	Email/Text: ustpregion05.ja.ecf@usdoj.gov	Jun 24 2025 19:29:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5525405	+	Email/Text: bnc@teampurpose.com	Jun 24 2025 19:29:00	Advance America, 2314 Iowa Blvd, Ste 200, Vicksburg, MS 39180-5999
5525406	+	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 24 2025 19:29:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5525422		Email/Text: fwdbctl@spotloan.com	Jun 24 2025 19:29:33	Spot Loans, PO Box 720, Belcourt, ND 58316
5525407	+	Email/Text: Bankruptcy@CraneFinance.com	Jun 24 2025 19:29:00	Crane Financial, P.O. Box 477, Keshena, WI 54135-0477
5525408	+	Email/PDF: creditonebknotifications@resurgent.com	Jun 24 2025 19:35:34	Credit One, PO Box 98872, Las Vegas, NV 89193-8872
5525411		Email/Text: disputes@soaren-management.com	Jun 24 2025 19:29:00	Fineday Funds, P.O. Box 457, Keshena, WI 54135
5525409	+	Email/Text: EBN@edfinancial.com	Jun 24 2025 19:29:00	Edfinancial Services L, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
5525410		Email/Text: rrush@familychoicefinancial.com	Jun 24 2025 19:29:00	Family Choice Financia, 710 Brookway Blvd, Brookhaven, MS 39601
5525412	+	EDI: AMINFOFP.COM	Jun 24 2025 23:33:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5525413	+	EDI: PHINGENESIS	Jun 24 2025 23:33:00	Genesis FS Card Serv, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5525415	+	Email/Text: bankruptcy@curo.com	Jun 24 2025 19:29:00	Heights Finance Hold, Attn: Bankruptcy, Po Box1947, Greenville, SC 29602-1947
5525423		Email/Text: Bankruptcy@Todaycash.com	Jun 24 2025 19:29:00	Today Cash, P.O. Box 808, Keshena, WI 54135
5525416	+	Email/Text: mail@ldf-holdings.com	Jun 24 2025 19:29:00	Lendumo, P.O. Box 542, Lac Du Flambe, WI 54538-0542
5525417	+	Email/PDF: MerrickBKNotifications@Resurgent.com		

District/off: 0538- Date Rcvd: Jun 24		User: mssbad Form ID: 309I	Page 2 of 2 Total Noticed: 25	
		Jun 24 2025 19:35:28	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001	
5525418	+ Email/Text: bankruptcy@moneykey.com	Jun 24 2025 19:29:00	Money Key, 1000 N. West St, Ste 1200, Wilmington, DE 19801-1058	
5525419	+ Email/Text: netcreditbnc@enova.com	Jun 24 2025 19:29:25	NetCredit, Attn: Bankruptcy, 175 W. Jackson Blvd, Ste 100, Chicago, IL 60604-3043	
5525420	+ Email/Text: Bankruptcy.Noticing@Securit	ty-Finance.com Jun 24 2025 19:29:00	Security Finance, Attn: Bankruptcy, Po Box 3146, Spartanburg, SC 29304-3146	
5525421	+ Email/Text: bkinfo@ccfi.com	Jun 24 2025 19:29:00	Speedy Cash, 2312 Trinity Mill Rd, Suite 100, Carrollton, TX 75006-1955	
5525424	+ Email/Text: bk@worldacceptance.com	Jun 24 2025 19:29:27	World Finance Corp, P.O.Box 6429, Greenville, SC 29606-6429	

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2025 at the address(es) listed below:

 Name
 Email Address

 David Rawlings
 ecfnotices@rawlings13.net_sduncan@rawlings13.net

 Thomas Carl Rollins, Jr
 on behalf of Debtor Willie Earl Edward trollins@therollinsfirm.com
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

 United States Trustee
 USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 3

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:				
ebtor 1	otor 1 Willie Earl Edward			
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the Southern District of Mississippi Case number: 25-01545-KMS				

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1.	Debtor's full name	About Debtor 1: Willie Earl Edward	About Debtor 2:
2.	All other names used in the last 8 years	aka Willie E Edwards	
3.	Address	P.O. Box 58 Port Gibson, MS 39150	
4.	Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601–582–5011 Email ecfnotices@rawlings13.net
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .		Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 601–608–4600 Date: 6/24/25

For more information, see page 2

Debtor Willie Earl Edward Case number 25–01545–KMS

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 30, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787, OR call 769–267–0361. For additional meeting information go to www.justice.gov/ust/moc	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim: Filing deadline: 9/2/25		
		(except governmental units) Deadline for governmental units to file a proof of claim: Filing deadline: 12/22/25 claim:		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.		
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before August 13, 2025. Objections will be heard on August 28, 2025 at 10:00 AM in the United States Courthouse, 109 South Pearl Street, Courtroom 1, Natchez, MS 39120, unless otherwise ordered by the court. If no objection is timely filed, the plan may be confirmed without a hearing.		
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debaccording to a plan. A plan is not effective unless the court of plan and appear at the confirmation hearing. A copy of the pthe confirmation hearing is not indicated on this notice, you'velot will remain in possession of the property and may concourt orders otherwise.	onfirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The	
12	2. Exempt property	The law allows debtors to keep certain property as exempt. It distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's or believe that the law does not authorize an exemption that de deadline.	ter 7. Debtors must file a list of property claimed as ffice or online at www.pacer.uscourts.gov . If you	
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing If you believe that the debtors are not entitled to a discharge you must file a motion. The bankruptcy clerk's office must reexemptions in line 8.	of be discharged until all payments under the plan occllect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § iee in the bankruptcy clerk's office by the deadline of any of their debts under 11 U.S.C. § 1328(f),	